

## 2017 General Tax Bill Questions

### 1. How much do I owe?

- a. *The first page of your tax bill includes two payment coupons, one at the top and one at the bottom. The coupon at the top shows how much you owe by May 10, 2017. The coupon at the bottom shows how much you owe by November 13, 2017.*
- b. *The second page of your tax bill shows how your tax bill was calculated. Line 5 in Table 1, Summary of Your Taxes, shows the total taxes you must pay for the 2016 (pay 2017) tax cycle, and table 4 shows the fees.*

### 2. My mortgage company pays my taxes. Why did I get a bill?

- a. *Your bill should include a statement at the top saying "PROPERTY INFORMATION NOTICE, THIS IS NOT A BILL" along with an explanation saying your mortgage company has been sent a tax statement or if you receive the bill electronically, there will be a code listed under "TSD CODE" in the middle section of the tax bill.*

### 3. When are my tax payments due?

- a. *May 10, 2017 and November 13, 2017. To avoid the late fee penalty payments must 1) be postmarked by the post office 2) paid at a participating bank 3) paid by phone, 4) or paid on the internet on or before the due dates.*

### 4. When will the tax bills be mailed?

- a. *Bills will begin to be mailed by April 7, 2017 for the 2016 pay 2017 tax cycle. The bill has two remittance coupons attached, one to be returned with each payment.*

### 5. I didn't get my tax bill. You have the wrong address.

- a. *Please submit the correct address, in writing, to the Marion County Assessor's Office*
- b. *The bills are available online for printing and the address correction should be made on the back of the remittance coupon or fill out a change of address form from our website, <http://www.indy.gov/eGov/County/Assessor/Marion/Documents/Change%20of%20Address%20Form.pdf>.*
- c. *If your taxes are paid by an escrow company you may not have received a bill and can call to request a copy or get it online.*
- d. *You can also sign up to receive paperless billing go to [www.indy.gov/treasurer](http://www.indy.gov/treasurer) and click on "Paperless Billing".*

### 6. Will the bill be for a half of a year or full year?

- a. *It will have half due in May and half due in November unless your current year taxes are under 25.00 or you have prior delinquencies.*

### 7. Can I pay the full bill (both coupons) in May?

- a. *Yes.*

### 8. What year are my taxes figured on?

- a. *This current installment represents the January 1, 2016 Assessment date and a January 1, 2016 valuation date. The taxes are those for 2016 payable in 2017.*

**9. What is the storm water fee?**

a. *The city fee for handling rain water run-off from your property and solving flooding problems throughout the county. Beginning fall, 2015, the storm water fee was calculated using impervious surface rather than a flat fee. For more information please visit [www.indy.gov/stormwater](http://www.indy.gov/stormwater)*

**10. Why do I have to pay storm water fees when my home is not connected to the sewer?**

a. *It is for handling rain water run off of property and solving flooding problems.*

**11. What is the solid waste fee?**

a. *The city fee for trash pick-up, it is \$16.00 per half year.*

**12. How are my tax bills calculated? On what year’s property value are my taxes based?**

a. *This current installment represents the January 1, 2016 assessment date and a January 1, 2016 valuation date.*

**Tax Cap**

- The circuit breaker or “property tax cap” establishes the maximum tax liability. The goal of the Circuit Breaker is to provide predictability in tax bills by ensuring that taxpayers do not pay more than a fixed percent of their property value in taxes.
- The Circuit Breaker “cap” or maximum tax liability is determined by multiplying the cap rate times the gross assessed value.
- If the tax amount is greater than the cap, it is because a referendum was approved by voters and is not subject to the cap.

<b>Property Class</b>	<b>2010 and after</b>
• Homestead	1% cap
• Rental Property	2% cap
• Agricultural Land	2% cap
• Long Term Care Property	2% cap
• Nonresidential Real Property	3% cap
• Personal Property	3% cap

**Calculate Homestead Credit**

- The Indiana General Assembly increased the homestead deduction credit. The standard deduction has been changed to 60% of the gross assessed value but not to exceed \$45,000. The new supplemental deduction adds 35% of the next \$600,000 of gross assessed value above the standard deduction, and 25% of the gross assessed value over \$645,000.

**Payments & Refunds**

**1. Can I make payments on the taxes that I owe?**

- a. *Payments can be made anytime but the normal late payment fees apply if not paid by the due date.*
- b. *The county has payment plans through our on-line system; partial payments are also allowed. Any unpaid balance as of the due dates will incur additional late-payment penalty.*

2. **If the taxpayer is entitled to a surplus refund, will the form to claim it be included with my tax bill?**
  - a. *The form and instructions can be mailed and is available at [www.indy.gov/treasurer](http://www.indy.gov/treasurer). You must include proof of payment with claim form in order to receive the surplus.*
3. **I need more time to pay my bill, but I do not want to pay delinquent charges. Who do I speak to?**
  - a. *State law requires the late payment penalty without exception. Pay what you can toward your taxes to reduce the delinquency.*

## **Payment Options**

1. **One Time Payment - “One Time Pay”** pay by e-check or credit card on the internet at [www.indy.gov/treasurer](http://www.indy.gov/treasurer) and select payment options.
2. **Monthly payment plan “Flex Pay”:** To sign up for monthly deductions please go to [www.indy.gov/treasurer](http://www.indy.gov/treasurer) and select payment options to enroll. The May bill must be completely paid before you schedule the fall bill.
3. **Automatic Deduction “Auto Pay”:** Sign up to have the tax automatically deducted from a bank account. Call 327-4444 or visit [www.indy.gov/treasurer](http://www.indy.gov/treasurer) and select payment options to enroll.
4. **E-check or Credit Card IVR:** Only available by telephone, 317-327-4TAX (317-327-4829) or 1-888-881-8986. To pay you will need the parcel number and the tax season, for 2016 pay 2017 that would be 2016. Please remember a convenience fee is charged.
5. **Pay at Bank:** Payments are accepted at banks listed on the back of the bill, they are: Fifth Third Bank, Star Bank, Main Source, First Financial Bank, Financial Center, Merchants Bank of Indianapolis and Stock Yards Bank & Trust. Some banks charge a fee for this service.
6. **Mail:** Use the mailing envelope enclosed with the tax bill. Remember to mail both coupon and check.

## **Appeals (to file appeals)**

1. **This bill is too high; I want to file an appeal!**
  - a. *The bill is the product of multiplying the tax rate times the assessed value; therefore, the tax cannot be appealed, but the assessed value can be appealed. The back of the comparison statement provides information on how to appeal and the deadline. The notice of appeal must include: (1) the name of the taxpayer, (2) the address and parcel or key number of the property, and (3) the address and telephone number of the taxpayer. Appeal notices may be mailed to the Marion County Assessor, 200 E Washington St Ste. 1360, Indianapolis IN 46204-3321, (317)-327-4907. Taxpayers wishing to appeal more than one parcel must file a separate appeal for each property. Appeal requests may be delivered in person to any County Assessor office. Appeal requests for 2016 pay 2017 are due 45 days after tax bill is mailed. Tax bills are scheduled to be mailed by April 7, 2017.*
2. **Do I have to pay the full amount if I fill out an appeal?**
  - a. *You can pay last year’s assessed value multiplied by this year’s rates. Late payment penalties apply on any underpayment created once the appeal is resolved.*
3. **I filed my appeal in a prior year so when will I have my hearing on that appeal or be contacted?**
  - a. *We are working the appeal(s) in a first filed, first served basis.*

#### **4. Can I file an appeal?**

- a. *The notice of appeal must include: (1) the name of the taxpayer, (2) the address and parcel or key number of the property, and (3) the address and telephone number of the taxpayer. Appeal notices may be mailed to the Marion County Assessor, 200 E Washington St Ste. 1360, Indianapolis IN 46204-3321, (317)-327-4907. Taxpayers wishing to appeal more than one parcel must file a separate appeal for each property. Appeal requests may be delivered in person to any County Assessor office. The appeal deadline will be 45 days after tax bills are mailed. Tax bills are scheduled to be mailed by April 7, 2017.*

#### **5. What are the due dates to submit an appeal and how long is the process?**

- a. *Appeal requests need to be received by the County Assessor on or before 45 days after tax bills are mailed. Tax bills are scheduled to be mailed by April 7, 2017. The County Assessor is currently working on a large backlog of appeals from prior years. You can expect it to take several months to resolve your appeal.*

### **Assessment Questions**

#### **1. Why is my assessment so high?**

- a. *The County Assessor is required to measure the assessment at the market value of the property as of 1/1/2016. Any changes in the market since 1/1/2016 would not be reflected in this assessment.*

#### **2. How did you arrive at this value on my property?**

- a. *We analyzed sales during the time period of 1/1/2015 and 12/31/2015 in your neighborhood to determine the condition of the property on 1/1/2016 and a market value as of 1/1/2016.*

#### **3. Why is my neighbor's house, that is just like mine, assessed lower?**

- a. *There are many reasons why the market value of your home is different than your neighbor's home. If you do believe your assessment does not reflect the market value of your property, you may wish to appeal the assessment.*

#### **4. How was my assessed value calculated?**

- a. *It is a prediction of the cost to replace your property minus depreciation for the age of your property multiplied by the neighborhood factor, then add the land value which gives you the market value as of 1/1/2016. This value is then confirmed against sales of properties in your neighborhood that occurred between 1/1/2015 and 12/31/2015.*

### **Deductions & Exemptions**

- **Exemptions are allowed for property being used for municipal, educational, literary, scientific, religious, or charitable purposes.**
- **Deductions are for qualified residential and some commercial property.**

#### **1. What is the deadline to file my deductions?**

- a. *December 31, 2016 for the 2016 pay 2017 taxes*
- b. *December 31, 2017 for the 2017 pay 2018 taxes*

#### **2. How can I file my deductions? Can I file in person, online or by mail?**

- a. *It can be filed all three ways:*
  - i. *At the County Assessor's Office and the Auditor's Office*
  - ii. *At <http://www.indy.gov/Auditor> under 'Property Tax Deductions'.*

- iii. *Call 327-4646 to request forms to be mailed.*
- b. *This information is also listed on the back of the comparison statement.*

**3. Where do I go to file my exemptions?**

- a. *Mail it to the Marion County Assessor, 200 E. Washington, St., Suite 1360, Indianapolis, IN 46204-3321.*

**4. Why does the law require Homestead verification?**

- a. *To prevent homestead fraud.*
- b. *To help reduce taxes for all by ensuring that everyone shares equally in the property tax burden.*

**5. What items of identification do I need to bring to your office to file deductions?**

- a. *You are not required to provide ID unless there are questions that arise; however, information from your identification card is used when filing the homestead deduction.*

**6. What information will I need in order to complete the deduction forms?**

- a. *If filing for a homestead, you will need to supply the last 5 digits of your social security and identification.*
- b. *If filing for the mortgage deduction, please know the bank and dollar amount of the loan.*
- c. *If filing for an over 65, you are required to submit your tax form 1040*
- d. *If filing for a Blind and Disabled, you are required to submit your tax form 1040 and proof of blindness or disability in the form of a physician's statement or Social Security Disability Award Letter.*
- e. *If filing for a Veteran's Deduction, you are required to submit a certificate of eligibility from the Indiana Department of Veteran's Affairs, Form 51186.*

**7. What deductions are available to the taxpayer?**

- a. *A list is available on the back of the comparison statement*

**8. How do I qualify for these deductions?**

- a. *Some information is on the back of the comparison statement and additional information is available at <http://www.indy.gov/Auditor>*

**9. Do the husband and wife both have to sign the deduction forms or can just one spouse sign?**

- a. *One owner of the property must sign the application. If more than one owner we only need one signature. However, the name, social security and identification numbers of both applicants must be submitted for the homestead deduction.*

**10. How often must I file for my homestead and mortgage deductions?**

- a. *Under Indiana Code 6-1.1-12-17.8 and 6-1.1-12-36, an individual who receives a deduction in a particular year and who remains eligible for that deduction in the following year is **NOT** required to file a statement to re-apply for the homestead deduction. If a mortgage is refinanced, an individual receiving the mortgage deduction will need to re-file for the mortgage deduction because the amount of the refinanced mortgage may affect the amount of the deduction or the number of years the mortgage will be received.*

**11. What is the last date I can file for my deductions? What is the effective date for my deductions to take effect?**

- a. *Application must be signed by December 31, 2016 and postmarked or delivered to the Auditor's Office by January 5, 2017 for the 2016 pay 2017 taxes*

- b. *Application must be signed by December 31, 2017 and postmarked or delivered to the Auditor's Office by January 5, 2017 for the 2017 pay 2018 taxes*
- c. *Note: An application for homestead deduction that is completed via the Sales Disclosure Form must be both signed and postmarked or delivered to the Marion County Assessor by December 31, 2016 for the 2016 pay 2017 taxes.*

**12. Why are my deductions not on the tax bill?**

- a. *You are required to be the owner of the property by December 31, 2016 to be eligible.*
- b. *You were required to file for deductions by December 31, 2016 and deliver or have postmarked the applications by January 5, 2017 to be eligible for the 2016 pay 2017 tax bill.*
- c. *You own more than one property and filed deductions on multiple homes.*
- d. *The home is not your primary residence*
- e. *The home is a rental or secondary home.*

## **Nonprofit Exemptions**

**1. What is the deadline to file my nonprofit exemptions?**

- a. *April 1 of the assessment year for which you seek the exemption.*

**2. How can I file my nonprofit exemptions?**

- a. *You must fill out a form 136. The form is available to be printed from the Marion County Assessor's website.*

**3. Can I file in person, online or by mail?**

- a. *You can file in person or by mail. Mail to the Marion County Assessor, 200 E Washington St., Suite 1360, Indianapolis, IN 46204-3321.*

**4. Where do I go to file my nonprofit exemptions?**

- a. *Marion County Assessor, 200 E Washington St., Suite 1360, Indianapolis, IN 46204-3321.*

**5. What items of identification do I need to bring to your office to file these nonprofit exemptions?**

- a. *None*

**6. What information will I need in order to complete the exemption forms?**

- a. *Form 136, Articles of Incorporation or By-laws, Financial Statements for the previous three years (i.e. filing for 2016 must have 2015, 2014, 2013 financials), and lease if applicable.*

**7. What exemptions are available to the taxpayer?**

- a. *Exemptions are allowed for property being used for municipal, educational, literary, scientific, religious, fraternal or charitable purposes.*

**8. How do I qualify for these exemptions?**

- a. *Indiana Code 6-1.1-10 and 6-1.1-11*

**9. Do the husband and wife both have to sign the exemption forms or can just one spouse sign?**

- a. *The owner of the property must sign the application. If more than one owner we only need one signature.*

**10. How often must I file for my nonprofit exemptions?**

- a. *A for profit must file a form 136 every year, and a Non-profit must file the form 136 every even numbered year (2014, 2016, etc.). However, no form 136 is required if the property was owned, occupied, and used by a person for educational, literacy, scientific, religious, fraternal, or charitable purposes described in 6-1.1-10-16 and the property continues to meet the requirements for an exemption under IC 6-1.1-10-16 or IC 6-1.1-10-21.*

**11. What is the last date I can file for my nonprofit exemptions?**

a. *April 1 of the assessment year for which the exemption is sought.*

**12. What is the effective date for my exemptions to take effect?**

a. *Taxes are paid a year behind so if filing in 2016 the exemption would be for 2016 pay 2017.*

**13. What about the not-for-profit properties? How are they assessed?**

a. *They are assessed at market value, like a majority of properties in Indiana should be; however, they are granted an exemption for the portion of the property that is used for the exempt purpose.*

### **Mortgage & Refinancing Questions**

**1. I refinanced my house. Do I have to refile my homestead and mortgage deductions?**

a. *Under Indiana Code 6-1.1-12-17.8 and 6-1.1-12-36, an individual who receives a deduction in a particular year and who remains eligible for that deduction in the following year is **NOT** required to file a statement to re-apply for the homestead deduction. If a mortgage is refinanced, an individual receiving the mortgage deduction will need to re-file for the mortgage deduction because the amount of the refinanced mortgage may affect the amount of the deduction or the number of years it will be received.*

**2. If I must refile my homestead and mortgage deductions where do I get the forms?**

a. *It can be filed three ways:*  
i. *At any County Assessor's Office and the Auditor's Office*  
ii. *Online at <http://www.indy.gov/Auditor> under 'Property Tax Deductions'.*  
iii. *By calling 327-4646 to request forms to be mailed*  
iv. *By emailing [auditor-deductions@indy.gov](mailto:auditor-deductions@indy.gov) to request forms to be mailed.*

**3. If I must refile my homestead and mortgage deductions how long do I have to do so after having refinanced my house?**

a. *You should file immediately as deadlines could be approaching.*

### **Tax Sale & Surplus Sale**

**1. Can you give me a list of the surplus properties on the next surplus sale?**

a. *The list can be purchased or is available on our website 30 days prior to the sale.*

**2. Can anyone participate in the tax sale and if so what are the rules or guidelines?**

a. *Tax Sale buyers taxes must be current in the payment of their taxes. All information is on the web at [www.indy.gov/treasurer](http://www.indy.gov/treasurer) under tax sale or surplus sale information.*

**3. What amount must be paid to keep a parcel out of the tax sale?**

a. *All taxes must be paid up to and including the Spring 2016 pay 2017 to keep the parcel from being eligible for the tax sale.*

### **Miscellaneous**

**1. Where do I take my deed?**

a. *Take your deed and completed sales disclosure to the Marion County Assessor, 200 E Washington St., Suite 1360, Indianapolis, IN 46204-3321, to start the process to record the deed.*

**2. Why do I need a Sales Disclosure, if there is no money involved?**

a. *State law requires Sales Disclosures to be filed on most transactions.*